

*Office of the*  
***United States Chapter 13 Trustee***  
*Cindy Boudloche, Trustee*

555 N. Carancahua Ste 600  
Corpus Christi, TX 78478

Telephone (361) 883-5786  
Fax (361) 888-4126

BENEFICIAL TEXAS INC  
636 GRAND REGENCY BLVD  
BRANDON, FL 33510

RE: FRANCISCO & PATRICIA AYALA  
Case Number: 08-10565-B-13  
Date Filed: 10/08/2008

Account Number: 5958 (last 4 digits)

**TRUSTEE'S PERIODIC REPORT TO DEBTOR AND MORTGAGE CLAIMANT AND NOTICE OF  
BAR DATE FOR ASSERTING CLAIM FOR POST-PETITION CHARGES ACCRUING ON  
RESIDENTIAL MORTGAGE**

Notice is hereby given pursuant to Southern District of Texas Local Rules that the Trustee has made the following post petition monthly mortgage payments to the above named mortgage claimant during the period from 11/1/2008 through 10/31/2009.

<u>Date</u>	<u>Amount</u>
11/20/2008	\$417.00
12/23/2008	\$834.00
01/22/2009	\$417.00
02/04/2009	\$0.00
02/19/2009	\$417.00
03/19/2009	\$695.76
04/23/2009	\$463.46
05/21/2009	\$463.46
06/18/2009	\$463.46
07/23/2009	\$463.46
08/20/2009	\$463.46
09/17/2009	\$463.46
10/22/2009	\$463.46
	<u><u>\$6,024.98</u></u>

CASE NO: 08-10565-B-13 FRANCISCO & PATRICIA AYALA

If you are the creditor holding a claim described in this report, you have 60 days after the receipt to make a claim against the estate or the debtor for charges authorized by your agreement that arose within the period covered by the report. A supplemental proof of claim for additional charges must clearly itemize and identify the charges asserted. **Any such claim not filed within 60 days will be BARRED.** Per local rules, late fees shall not apply to monthly post petition mortgage payments disbursed by the Trustee that are delayed by the administration of the case. Any claim for post petition attorney fees must be presented to the Court for approval pursuant to Bankruptcy Rule 2016.

According to the Trustee's records, the current monthly mortgage payment is \$463.46. **Written notice of changes in the monthly payment must be provided to the Trustee, the debtor and Debtor's counsel 45 days prior to the effective date of the mortgage payment change.**

Respectfully Submitted: Fri, Nov 6, 2009

/s/ CINDY BOUDLOCHE

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Cindy Boudloche  
Chapter 13 Trustee

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Corpus Christi, TX 78478  
Telephone (361) 883-5786  
Fax (361) 888-4126

#### CERTIFICATE OF SERVICE

I Certify that on or about Fri, Nov 6, 2009, a copy of the foregoing Trustee's' Periodic Report to Debtor and Mortgage Claimant and Notice of Bar Date for Asserting Claim for Post-Petition Charges Accruing on Residential Mortgage was delivered to BNC to be served electronically or by United States Mail to the Debtors, Debtors' Counsel and by United States Mail to the parties noted below.

/s/ CINDY BOUDLOCHE

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CINDY BOUDLOCHE, TRUSTEE

BENEFICIAL TEXAS INC (Creditor)  
636 GRAND REGENCY BLVD  
BRANDON, FL 33510

BENEFICIAL TEXAS INC (Notice)  
PO BOX 21188  
EAGAN, MN 55121-4201